REMARKS

Claims 21-40 are pending in this application. Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims 21-40. Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet.

Applicant respectfully submits that the newly added Claims 21-40 do not contain new matter. Applicant further submits that the new Abstract of the Disclosure does not contain new matter.

Applicant respectfully submits that the present invention, as defined by pending Claims 21-40, is patentable over the prior art.

Based on the foregoing Amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

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I. DEFINITIONS:

Applicant uses the phrase "at least one of . . . and . . ." in certain of the claims. In all instances, the phrase "at least one of . . . and . . ." means only one item from the list, or any combination of items from the list.

Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . ." phrase, Applicant provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

For example, in Claim 21, the phrase "at least one of a good, a product, and a service" means "only a good, only a

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product, only a service, or any combination of a good, a

product, and a service".

II. THE 35 U.S.C. §112 OBJECTIONS AND "FORMAL" MATTERS:

The Examiner objects to Claim 15 under 35 U.S.C. §112, 2nd paragraph, "as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention." In particular, the Examiner noted that "Claim 15 contains improper dependency." As noted above, Applicant has cancelled Claims 1-20, including Claim 15, without prejudice, and Applicant has added new Claims 21-40.

Applicant respectfully submits that the newly added Claims 21-40 do not contain new matter.

Applicant further submits that Claims 21-40 contain proper dependency.

Applicant respectfully submits that Claims 21-40 are in compliance with 35 U.S.C. §112. In view of the foregoing, it is respectfully requested that the Examiner's objection under 35 U.S.C. §112 be withdrawn.

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III. THE 35 U.S.C. §102 REJECTIONS:

The Examiner asserts that Claims 1-2, 4-7, and 9-20 are rejected under 35 U.S.C. §102(e) as being anticipated by Ferguson, et al., U.S. Patent No. 5,966,697 (Ferguson). The Examiner also asserts that Claims 3 and 8 are rejected under 35 U.S.C. §102(b) as being anticipated by Ferguson in view of "From2.com Develops Revolutionary E-Commerce Solution For Tallard Technologies, Inc" (From2.com).

As noted above, Applicant has cancelled Claims 1-20, without prejudice, and Applicant has added new Claims 21-40. Applicant submits that Claims 21-40 do not contain new matter. Applicant further submits that the present invention, as defined by Claims 21-40, is patentable over the prior art.

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IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-40, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 21-40, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Ferguson, From2.com, and any combination of same. Applicant respectfully submits that Ferguson, From2.com, and any combination of same, do not disclose or suggest the present invention, as defined by independent Claim 21.

Applicant respectfully submits that Ferguson, From2.com, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 21 and, therefore, Ferguson, From2.com, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 21.

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Applicant respectfully submits that Ferguson,

From2.com, and any combination of same, do not disclose or

suggest a computer-implemented method, comprising receiving

information regarding an order for at least one of a good, a

product, and a service, and a maximum spending limit,

processing the information regarding the order with a

processing device, computing a first total or aggregate cost

for the order, wherein the total or aggregate cost for the

order includes the cost for the at least one of a good, a

product, and a service, and at least one of a shipping charge

or cost, a handling charge or cost, a tax, a duty, a tariff,

an insurance charge or cost, and a transaction charge or cost,

associated with the order, determining whether the first total

or aggregate cost for the order is at or below the maximum

spending limit, detecting a price reduction event, wherein the

price reduction event is at least one of a reduction in a

selling price of the at least one of a good, a product, and a

service, a reduction in or a waiver of a shipping charge or

cost, a reduction in or a waiver of a handling charge or cost,

a reduction in or a waiver of a tax, a duty, or a tariff, a

reduction in or a waiver of an insurance charge or cost, and a

reduction in a transaction charge of cost, computing a second

total or aggregate cost for the order, generating a message

containing information regarding the second total or aggregate

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cost for the order, and transmitting the message to a communication device associated with an individual, all of which features are specifically recited features of independent Claim 21.

Applicant respectfully submits that Ferguson, From2.com, and any combination of same, do not disclose or suggest determining whether the recited first total or aggregate cost for the recited order is at or below the recited maximum spending limit.

Applicant further submits that Ferguson, From2.com, and any combination of same, do not disclose or suggest detecting the recited price reduction event which is at least one of a reduction in a selling price of the at least one of a good, a product, and a service, a reduction in or a waiver of a shipping charge or cost, a reduction in or a waiver of a handling charge or cost, a reduction in or a waiver of a tax, a duty, or a tariff, a reduction in or a waiver of an insurance charge or cost, and a reduction in a transaction charge of cost.

Lastly, Applicant submits that Ferguson, From2.com, and any combination of same, do not disclose or suggest

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computing the recited second total or aggregate cost for the recited order, generating the recited message containing information regarding the recited second total or aggregate cost for the recited order, and transmitting the recited message to the recited communication device associated with an individual.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Ferguson, From2.com, and any combination of same. Allowance of independent Claim 21 is, therefore, respectfully requested.

Applicant further submits that Claims 22-40, which claims depend directly from independent Claim 21, so as to include all of the features and limitations of independent Claim 21, are also patentable as said Claims 22-40 depend from allowable subject matter.

Regarding Claim 22, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to minimize a shipping charge or cost for the order.

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Regarding Claim 23, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to minimize a handling charge or cost for the order.

Regarding Claim 24, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to minimize a transaction charge or cost for the order.

Regarding Claim 25, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the message contains information regarding at least one of an available shipper, a shipping option, and a shipping cost.

Regarding Claim 26, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the message contains information regarding at least one of an available taxing

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authority or a country of origin for the at least one of a good, a product, and a service.

Regarding Claim 27, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to select a shipping service or mode for the order.

Regarding Claim 28, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to select a handling method for the order.

Regarding Claim 29, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to select a taxing authority for the order.

Regarding Claim 30, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the processing device is programmed to select an insurance policy for the order.

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Regarding Claim 31, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the price reduction event is a reduction in a selling price.

Regarding Claim 32, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of a shipping charge or cost.

Regarding Claim 33, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of a handling charge or cost.

Regarding Claim 34, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of at least one of a tax, a duty, and a tariff.

Regarding Claim 35, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the price reduction event is a reduction in or a waiver of an insurance charge or cost.

Regarding Claim 36, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the price reduction event is a reduction in a transaction charge or cost.

Regarding Claim 37, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the computer-implemented method utilizes at least one of an intelligent agent, a software agent, and a mobile agent.

Regarding Claim 38, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the communication device is a wireless device.

Regarding Claim 39, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-

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implemented method of Claim 21, wherein the information regarding an order for at least one of a good, a product, and a service, and a maximum spending limit, or the message, is transmitted on or over at least one of the Internet and the World Wide Web.

Regarding Claim 40, Ferguson, From2.com, and any combination of same, do not disclose or suggest the computer-implemented method of Claim 21, wherein the information regarding an order for at least of a good, a product, and service, and a maximum spending limit, is automatically received by a receiver associated with the processing device.

In view of the foregoing, Applicant respectfully submits that dependent Claims 22-40 are patentable over Ferguson, From2.com, and any combination of same. In view of the foregoing, Applicant respectfully submits that dependent Claims 22-40 are patentable over the prior art.

Allowance of pending Claims 21-40 is, therefore, respectfully requested.

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IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 21-40 is respectfully requested.

Respectfully Submitted,

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Encls. - Abstract of the Disclosure

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